

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joshua Schainbaum
 Yocheved E. Schainbaum
 Debtors

Case No. 15-11089-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 6

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db/jdb +Joshua Schainbaum, Yocheved E. Schainbaum, 7528 Dorcas Street,
 Philadelphia, PA 19111-3322
 cr +Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, 1451 Thomas Langston Rd.,
 Winterville, NC 28590-8872

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 23 2016 02:09:03 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2016 02:08:19
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2016 02:08:39 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 23 2016 02:39:49
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

DAVID M. OFFEN on behalf of Joint Debtor Yocheved E. Schainbaum dmo160west@gmail.com,
 davidoffenecf@gmail.com
 DAVID M. OFFEN on behalf of Debtor Joshua Schainbaum dmo160west@gmail.com,
 davidoffenecf@gmail.com
 DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com
 WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer
 Services mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Joshua Schainbaum
Yocheved E. Schainbaum aka Yocheved E.
Strauss

Debtors

Nationstar Mortgage LLC

Movant

vs.

Joshua Schainbaum
Yocheved E. Schainbaum aka Yocheved E.
Strauss

Debtors

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 15-11089 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,933.95**, which breaks down as follows;

Post-Petition Payments:	October 2016 through December 2016 at \$644.65
Total Post-Petition Arrears	\$1,933.95

2. The Debtors shall cure said arrearages in the following manner;

a). Beginning January 2016 and continuing through June 2016, until the arrearages are cured, Debtors shall pay the present regular monthly payment of **\$644.65** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$322.32** towards the arrearages on or before the last day of each month at the address below;

Nationstar Mortgage LLC
Attn: Bankruptcy Department
P.O. BOX 619094
Dallas, TX 75261
877-343-5602

c). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtors provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtors and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the

default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order⁷ granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 8, 2016

By: /s/ Denise Carlon, Esquire

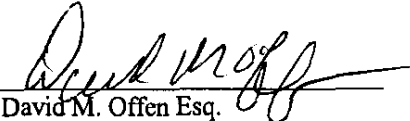
Denise Carlon, Esquire

Attorneys for Movant

KML Law Group, P.C.

Main Number: (215) 627-1322

Date: Dec 12, 2016



David M. Offen Esq.

Attorney for Debtors

Approved by the Court this 22nd day of December, 2016. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge

Eric L. Frank